



Disclosure in terms of the Financial Advisory and Intermediary Services Act (FAIS)

We would like to draw your attention to the following legal disclosures and important information required in terms of the FAIS Act.

Legal and Tax Services is an authorized Financial Services Provider (FSP).

1. In terms of its licence, Legal and Tax is entitled to provide short term and long term insurance and it holds both Fidelity Insurance and Professional Indemnity Cover.
2. The Policy is underwritten by Centriq Insurance Company Limited and Centriq Life Insurance Company Limited, a subsidiary of Santam.
3. If you have any questions about the product, you may contact our Customer Care Department on 0860 587 587.
4. Our authorised Representative is Ms L Finch. We are compliant with Section 13 of the FAIS Act and our Section 13 certificate is available upon request.
5. Mr/Mrs please note, that this is a financial services transaction and I need to inform you that this deal is not confirmed as yet. This transaction will be confirmed via SMS or Email from a registered representative of Legal and Tax Services.
6. **Should this transaction be confirmed by our registered representative, your premium will be R..... per month. In the first month only there is a once off Legal Services activation fee of R65 so your first debit will be R..... Please note that the debit reference for our premium will reflect as LEGAL&TAX on your bank statement.**
7. **There is a one month waiting period before legal expense insurance cover begins.** But this is for the Legal Expenses part of the Cover only – you can call in for advice from the moment you receive the confirmation SMS.
8. **The Policy covers You (The Policy Holder), Your Spouse (Legally Married Spouse with a Marriage Certificate) and own children under 18 years of age.**
9. Our offices are located at: 3rd Floor Acacia Grove, Houghton Estate Office Park, 2 Osborn Road, Houghton, 2196, Johannesburg.
10. **Certain general, but not limited, exclusions apply to the policy. The following major matters are not covered for Legal Expenses. You will still receive advice on these matters. Your policy documents will set out the cover applicable to you:**
 - 10.1. Prior Events – that is, any claim relating to events which took place before you took out the policy or during the one month waiting period;
 - 10.2. Criminal Cases - where you are guilty of the offence. If you are innocent and have been wrongfully prosecuted, we will defend your case;
 - 10.3. Family Law - matters including divorce and maintenance; and any other matter between immediate family members. **(uncontested divorce covered on Prestige Plus only)**
 - 10.4. Business Matters – that is legal claims that are based on any undertaking to make a profit. The policy covers you in your personal capacity, it is not for businesses. We will however provide a reasonable amount of business advice.
11. Full details of the terms of the policy are contained in the policy document, which will be posted out to you following the payment of your first premium.
12. The policy comes with a 30-day money back guarantee. Should you not be entirely satisfied with the policy you may request a refund within the first 30 days of policy.
13. **Your premium is R..... and we will debit on theof every month. Please ensure that there are sufficient funds available in your account as the banks will charge a fee for unpaid debit orders.**
14. **We will attempt to debit your account for at least 3 consecutive months. If your debit order is unpaid on 2 successive due dates, we will automatically apply the Protector Benefits to your plan, which is designed to keep you legally protected at a lower premium. Your policy will**

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3rd Floor | Acacia Grove | Houghton Estate Office Park
2 Osborn Road | Houghton | Johannesburg | 2196

legalandtax.co.za

Reg No. 2001/011518/07
Directors: I Kirsh, W Kirsh, D Kirsh*, P Maw, B Porter* (*Executive)

Legal and Tax Services (Pty) Ltd is an Authorised Financial Services Provider, FSP No. 28566.
Legal Expense Insurance underwritten by Centriq Insurance Company Limited, FSP No. 3417.
Funeral Benefits underwritten by Centriq Life Insurance Company Limited, FSP No. 7370.

automatically be cancelled after the 3rd unsuccessful debit. Should we debit your account and the debit order is unpaid the Bank will charge you fees for not honouring the debit order.

15. If your 1st Protector Debit order is returned unpaid, your plan will be cancelled and we will not debit you again without you requesting us to do so.
16. **Do you authorize Legal and Tax Services (Pty) Ltd to issue and deliver payment instructions to your banker for collection against your bank account on condition that the sum of such payment instruction will never exceed your obligations as agreed to in your contract / agreement?**
17. **Do you authorize for tracking as provided on NAEDO at no additional cost to you the account holder? Subsequent payment instructions will continue to be delivered in terms of this authority until the obligations in terms of the agreement have been paid.**
18. **This method will commence effective _____ and will continue monthly, thereafter until this authority and mandate is terminated by yourself by giving us notice of not less than one month.**
19. In the event that the payment falls due on a Saturday, Sunday or recognized South African public holiday, the payment day will automatically be the very next ordinary business day.
20. Commission payable on this product is 20% of the premium.
21. This Authority and Mandate may be ceded or assigned to a third party if the Agreement is also ceded or assigned to the third party.

The contact details of our Complaints Department:

Contact Person / Department: Legal and Tax Customer Care
Tel: 0860 587 587 / 011 242 5000
Fax: 011 728 0910
Email: info@legalandtax.co.za

The contact details of our Compliance Officer -

Contact: Marina Jooste: EAS-E COMPLY (PTY) LTD
Tel : 0861 266 759
Fax : 086 504 4119
Email : marina@easecomply.com
Physical Address : 80 The Valley Road, Parktown, Johannesburg or PO Box 940 Houghton 2041

Lastly, Legal and Tax Services (Pty) Ltd is obliged to comply with the Protection of Personal Information Act ("POPI"). We guarantee commitment to protecting your privacy and ensuring your personal information is used appropriately, transparently, securely and in accordance with applicable laws. The POPI Policy is available on our company website Legal and Tax Services (Pty) Ltd and by request from our offices.

The contact details of our POPI Officer -:

Contact Person / Department: Legal and Tax Customer Care
Tel: 0860 587 587 / 011 242 5000
Fax: 011 728 2046
Email: antheas@legalandtax.co.za

Company Details:

- ❖ Johannesburg:
3rd Floor Acacia Grove, 2 Osborn Road, Houghton Estate Office Park, Houghton.
Contact: 0860 587 587 – Customer care. Fax: 011 728 0910
Email: info@legalandtax.co.za
Website: www.legalandtax.co.za



- ❖ Cape Town:
1st Floor, Salga House, 5 Waterkant Road, Cape Town, 8000
Contact: (021) 020 0130
Email: capetown@legalandtax.co.za

- ❖ Port Elizabeth:
50 4th Ave, Newton Park, Port Elizabeth, 6001
Contact: (041) 364 0406
Email: pe@legalandtax.co.za

- ❖ Durban:
Ground Floor, Smart Xchange Building, 5 Walnut Road, Durban, 4001
Contact: (031) 301 1045
Email: durban@legalandtax.co.za

